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PATENT

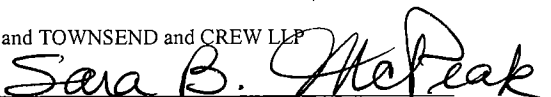
Attorney Docket No.: 21756-011800

Client Ref. No.: OID-2005-161-10

on: December 5, 2006

TOWNSEND and TOWNSEND and CREW LLP

By:



Sara B. McPeak

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Francisco J. Villavicencio et al.

Application No.: 09/886,515

Filed: June 21, 2001

For: Authorization Services With
External Authentication

Customer No.: 51206

Confirmation No.: 5483

Examiner: Ronald Baum

Art Unit: 2136

AMENDMENT

Via EFS-Web

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 7, 2006 on the above referenced application, please enter the following amendments and remarks.

A **Listing of Claims** begins on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.